

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

**REBECCA URBAN, on behalf of herself  
and others similarly situated,**

**Plaintiffs**

**vs.**

**Civil Action No. 11-CV-10915-FDS**

**FEDERAL HOME LOAN MORTGAGE  
CORPORATION,**

**Defendant**

**~~PROPOSED~~ FINAL JUDGMENT**

1. In the Final Order Approving class Action Settlement, the Court granted final certification, for purposes of settlement only, of a Class defined as:

All persons or entities who entered into an agreement with [Federal Home Loan Mortgage Corporation] FHLMC for the purchase of residential real estate between November 1, 2006 and April 10, 2011 and who requested, but were not provided, a no cost owner's title insurance policy or a monetary equivalent, including, but not limited to, a credit.

2. All persons who satisfy the class definition above are "Class Members."

However, persons who timely filed valid requests for exclusion are not Class members. No persons have filed timely valid requests for exclusion from the Class.

3. In the Final Order Approving Class Action Settlement, the Court found that notice of the Stipulation of Settlement and Release ("Settlement Agreement") was provided to Class Members by first class mail and by posting on the website of Class Counsel in compliance with Paragraph 6 of the Order For Preliminary Approval of Class Settlement Agreement. Directing Notice To The Class, and Scheduling Fairness Hearing dated February 25, 2016, Federal Rule of Civil Procedure 23 and due process.

4. \$17,500 shall be paid into an escrow account for the Class to be administered by Class Counsel.
5. \$7,500 shall be paid into a second escrow account for litigation and settlement administration expenses to be administered by Class Counsel. Any portion of the \$7,500 remaining after Settlement Notice and administration of the Settlement Payment shall be added to the escrow account under paragraph 4 above for distribution to the Class.
6. \$25,000 shall be paid as an incentive payment to Plaintiff Rebecca Urban ("Urban").
7. \$150,000 shall be paid to Class Counsel for legal fees and expenses not paid under paragraph 5.
8. All Class Members are bound by this Final Judgment, by the Final Order Approving Class Action Settlement and by the terms of the Settlement Agreement.
9. The Court hereby dismisses with prejudice the action.
10. Without affecting the finality of this Final Judgment, the Court reserves jurisdiction over the implementation, administration and enforcement of this Final Judgment and the Settlement Agreement, and all matters ancillary thereto.

NOW THEREFORE, the Court, finding that no reason exists for delay, hereby directs the Clerk to enter this Final Judgment, pursuant to Federal Rule of Civil Procedure 58, forthwith.

Dated: 6/2/16

/s/ Timothy S. Hillman  
UNITED STATES DISTRICT JUDGE